Case 07-23139 Doc 1 Filed 12/10/07 Entered 12/10/07 13:53:00 Desc Main

Official Form 1 (12/07) Thomson West, Rochester, NY Page 1 of 47 Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS (if individual, enter Last, First, Middle): Name of Debtor Name of Joint Debtor (Spouse)(Last, First, Middle) Tabb, Nina L. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Social-Security/Complete EIN or other Tax-I.D. No. Last four digits of Social-Security/Complete EIN or other Tax-I.D. No. (if more than one, state all): xxx-xx-8892 (if more than one, state all) Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 7749 S. Indiana Chicago IL ZIPCODE ZIPCODE 60619 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: COOK Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address) (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily entity below Clearing Bank in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors 25.001-1,000-5,001-10,001-50,001-100.000 50-99 100-199 200-999 Over 1-49 50.000 5,000 10.000 25.000 100 000 Estimated Assets \$100,001 to \$0 to \$50,001 to \$500,001 \$1,000,001 \$10,000,001 More than \$50,000,001 \$100,000,001 \$500,000,001 \$50,000 \$500,000 to \$10 to \$500 to \$1 billion \$1 billion \$100,000 to \$1 to \$50 to \$100 million million million million Estimated Liabilities \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$100,000 \$500,000 to \$10 to \$50 to \$100 to \$500 \$50,000 to \$1 to \$1 billion \$1 billion million million million million million

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DOCUM	· · · · · · · · · · · · · · · · · · ·	FORM DI, I	age 2
Voluntary Petition	Name of Debtor(s):		
(This page must be completed and filed in every case)	Nina L. Tabb		
All Prior Bankruptcy Cases Filed Within Last 8 Ye	ears (If more than two, a	ttach additional sheet)	
Location Where Filed:	Case Number:	Date Filed:	
NONE Location Where Filed:	Case Number:	Date Filed:	
Location where thee.	Case Number.	Date Fried.	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	this Debtor (If mo	re than one, attach additional sheet)	
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
	·		
Exhibit A (To be completed if debtor is required to file periodic reports	(Ta	Exhibit B be completed if debtor is an individual	
(e.g., forms 10K and 10Q) with the Securities and Exchange		use debts are primarily consumer debts)	
Commission pursuant to Section 13 or 15(d) of the Securities		r named in the foregoing petition, declare that I	
Exchange Act of 1934 and is requesting relief under Chapter 11)	_	at [he or she] may proceed under chapter 7, 11, 12	
		Code, and have explained the relief available under	
	*	tify that I have delivered to the debtor the notice	
_	required by 11 U.S.C. §342(b)		
Exhibit A is attached and made a part of this petition	X /s/ MICHAEL R.	RICHMOND	
	Signature of Attorney for Debte	or(s) Da	te
	Exhibit C		
Does the debtor own or have possession of any property that poses or is alleg	ged to pose a threat of imminent ar	nd identifiable harm to public health	
or safety?			
Yes, and exhibit C is attached and made a part of this petition.			
⊠ No			
	Exhibit D		
(To be completed by every individual debtor. If a joint petition is filed, each	spouse must complete and attach	a separate Exhibit D.)	
Exhibit D completed and signed by the debtor is attached and made p If this is a joint petition:	part of this petition.		
Exhibit D also completed and signed by the joint debtor is attached a	and made a part of this petition.		
Information	Regarding the Debtor - Venue		
(Check	k any applicable box)		
Debtor has been domiciled or has had a residence, principal place of bus preceding the date of this petition or for a longer part of such 180 days the		strict for 180 days immediately	
☐ There is a bankruptcy case concerning debtor's affiliate, general partner,		trict.	
Debtor is a debtor in a foreign proceeding and has its principal place of b	ousiness or principal assets in the U	United States in this District, or has no	
principal place of business or assets in the United States but is a defendar	nt in an action proceeding [in a fee	leral or state court] in this District, or	
the interests of the parties will be served in regard to the relief sought in	this District.		
	Resides as a Tenant of Resider	tial Property	
•	applicable boxes.)	anlata the following	
Landlord has a judgment against the debtor for possession of debto	of s residence. (If box checked, con	ipiete the following.)	
	O	1. 1. 1. 0	
	(Name of landlord that	obtained judgment)	
	(Address of landlord)		_
Debtor along that under applicable much under the desired	,	btor would be permitted to over the	
☐ Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessic		*	
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	any rent that would become due of	uring the 30-day	
☐ Debtor certifies that he/she has served the Landlord with this certif	ication. (11 U.S.C. § 362(1)).		

not an individual.

If more than one person prepared this document, attach additional sheets

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

conforming to the appropriate official form for each person.

Signature of Authorized Individual

Title of Authorized Individual

Date

Printed Name of Authorized Individual

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	According to the calculations required by this statement:
In re Nina L. Tabb	☐ The presumption arises.
Debtor(s)	☐ The presumption does not arise.
Case Number:	(Check the box as directed in Parts I, III, and VI of this statement.)
(If known)	

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

Ī		Part I. EXCLUSION FOR DISABLED VETERANS
	1	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	ľ	☐ Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).

		Part II. CALCULATION OF MONTHLY INCO	OME FOR § 707(b)(7) EXCLUS	ION	
		Iffiling status. Check the box that applies and complete the baland Inmarried. Complete only Column A ("Debtor's Income") for Li			
	penalty living a	Married, not filing jointly, with declaration of separate households. By of perjury: "My spouse and I are legally separated under applicable part other than for the purpose of evading the requirements of § 707 ete only Column A ("Debtor's Income") for Lines 3-11.	non-bankruptcy law or my spouse and I are		
2		Married, not filing jointly, without the declaration of separate househon A ("Debtor's Income") and Column B ("Spouse's Income") for		both	
	d.	Married, filing jointlyComplete both Column A ("Debtor's Income' 3-11.	") and Column B ("Spouse's Income") for		
	-	res must reflect average monthly income received from all sources, a prior to filing the bankruptcy case, ending on the last day of the mo		Column A	Column B
		thly income varied during the six months, you must divide the six mo	onth total by six, and enter the	Debtor's	Spouse's
	result c	on the appropriate line.		Income	Income
3	Gross	wages, salary, tips, bonuses, overtime, commissions.		\$2,704.00	\$
4		Do not morado dily part of the bacinece expense			
	a.	Gross receipts	\$0.00		
	b.	Ordinary and necessary business expenses	\$0.00		
	C.	Business income	Subtract Line b from Line a	\$0.00	\$
	in the a	and other real property income. Subtract Line b from Line a appropriate column(s) of Line 5. Do not enter a number less than zer urt of the operating expenses entered on Line b as a deduction	o. Do not include		
5	a.	Gross receipts	\$0.00		
	b.	Ordinary and necessary operating expenses	\$0.00		
	C.	Rent and other real property income	Subtract Line b from Line a	\$0.00	\$
6	Interes	st, dividends, and royalties.		\$0.00	\$
7	Pensio	on and retirement income.		\$0.00	\$

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Official	Form 22A	(Chapter 7) (4/07) - Cont.	Document Pa	age 5 01 47			2
8	expense	ounts paid by another person or en es of the debtor or the debtor's depo clude amounts paid by the debtor's sp	endents, including child o	or spousal support.		\$0.00	\$
O	However, was a ber Column A	, if you contend that unemployment connefit under the Social Security Act, do A or B, but instead state the amount in loyment compensation claimed to	not list the amount of such	or your spouse compensation in		***	
	be a bei	nefit under the Social Security Act	Deptor 40.00	Spouse \$		\$0.00	\$
10	Do not in a victim o	from all other sources. If nece include any benefits received under the fawar crime, crime against humanity. Specify source and amount.		ayments received as			
	a.			0			
	b.			0			
	Total ar	nd enter on Line 10				\$0.00	\$
11		of Current Monthly Income for § 7 A, and, if Column B is completed, add				\$2,704.00	\$
12	add Line	irrent Monthly Income for § 707(b)(11, Column A to Line 11, Column B, a d, enter the amount from Line 11, Colu	and enter the total. If Columi			\$2,704.00	

	Part III. APPLICATION OF § 707(b)(7) EXCLUSION	
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$32,448.00
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at the bankruptcy court.) a. Enter debtor's state of residence: ILLINOIS b. Enter debtor's household size: 2	\$54,979.00
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII. The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.	-

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

		Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)	
Ī	16	Enter the amount from Line 12.	\$
	17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.	\$
Ī	18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$

	Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)	
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)	
19	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).	\$

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3 - Cont. Official Form 22A (Chapter 7) (4/07) Local Standards: housing and utilities; mortgage/rent expenses. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero. 20B IRS Housing and Utilities Standards; mortgage/rental expenses b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 \$ \$ Net mortgage/rental expense Subtract Line b from Line a. Local Standards: housing and utilities; adjustment. if you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: 21 \$ Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. 22 □ 1 □ 2 or more. Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This \$ information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) □ 1 □ 2 or more. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average 23 Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero. IRS Transportation Standards, Ownership Costs, First Car \$ Average Monthly Payment for any debts secured by Vehicle 1, b. \$ \$ as stated in Line 42 Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a. C. Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. 24 IRS Transportation Standards, Ownership Costs, Second Car \$ Average Monthly Payment for any debts secured by Vehicle 2, h \$ as stated in Line 42 Net ownership/lease expense for Vehicle 2 C. Subtract Line b from Line a. \$ Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self 25 employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes. Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, 26 union dues, and uniform costs. Do not include discretionary amounts, such as non-mandatory

401(k) contributions.

\$

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27	Other Necessary Expenses: life inspay for term life insurance for yourself. for whole life or for any other form	Do not include premiums for insurance on your dependents,	\$
28		ordered payments. Enter the total monthly amount that urt order, such as spousal or child support payments. Do not port obligations included in Line 44.	\$
29	challenged child. Enter the total me	tion for employment or for a physically or mentally on that is a on that is required for a physically or mentally challenged dependent viding similar services is available.	\$
30	Other Necessary Expenses: childca childcare - such as baby-sitting, day co		\$
31		care. Enter the average monthly amount that you actually re not reimbursed by insurance or paid by a health savings account. insurance or health savings accounts listed in Line 34.	\$
32		ation services other than your basic home telephone service such ller id, special long distance, or internet service to the extent	\$
33	Total Expenses Allowed under IRS	Standards. Enter the total of Lines 19 through 32	\$
	-	3: Additional Expense Deductions under § 707(b) clude any expenses that you have listed in Lines 19-32	
		for yourself, your spouse, or your dependents in the following categories.	
	a. Health Insurance	\$	
34	b. Disability Insurance	\$	
	c. Health Savings Account	\$	
		Total: Add Lines a, b and c	\$
35		e of household or family members. Enter the actual e to pay for the reasonable and necessary care and support of an ber of your household or member of your immediate family who is	\$
36		Enter any average monthly expenses that you actually family under the Family Violence Prevention and Services Act or e of these expenses is required to be kept confidential by the court.	\$
37	Local Standards for Housing and Utilit	erage monthly amount, in excess of the allowance specified by IRS es, that you actually expend for home energy costs. You must umentation demonstrating that the additional amount claimed is	\$
38	education for your dependent children	exceed \$137.50 per child, in providing elementary and secondary less than 18 years of age. You must provide your case trustee that the amount claimed is reasonable and necessary and	\$
39	exceed five percent of those combined or from the clerk of the bankruptcy cou	se. Enter the average monthly amount by which your food and d allowances for food and apparel in the IRS National Standards, not to allowances. (This information is available at www.usdoj.gov/ust/ rt.) You must provide your case trustee with documentation mount claimed is reasonable and necessary.	\$
40	Continued charitable contributions form of cash or financial instruments to	Enter the amount that you will continue to contribute in the pa charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$
41	Total Additional Expense Deduction	ns under § 707(b). Enter the total of Lines 34 through 40	\$

47

Total of all deductions allowed under § 707(b)(2).

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Page 8 of 47 Document 5 - Cont. Official Form 22A (Chapter 7) (4/07) **Subpart C: Deductions for Debt Payment** Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 60-Month Average Payment 42 a. \$ b. \$ C. \$ d. \$ e. \$ Total: Add Lines a - e \$ If any of the debts listed in Line 42 are secured by your primary Other payments on secured claims. residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 1/60th of the Cure Amount 43 a. \$ b. \$ C. \$ d. \$ e. \$ Total: Add Lines a - e \$ Payments on priority claims. Enter the total amount of all priority claims (including priority child 44 \$ support and alimony claims), divided by 60. Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense. Projected average monthly Chapter 13 plan payment. а \$ 45 Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Average monthly administrative expense of Chapter 13 case Total: Multiply Lines a and b \$ \$ 46 Enter the total of Lines 42 through 45. **Total Deductions for Debt Payment.**

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION	
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result	\$

Subpart D: Total Deductions Allowed under § 707(b)(2)

Enter the total of Lines 33, 41, and 46.

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51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$
52	Initial presumption determination. Check the applicable box and proceed as directed. The amount on Line 51 is less than \$6,575 Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).	f Part VI.
53	Enter the amount of your total non-priority unsecured debt	\$
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$
55	Secondary presumption determination. Check the applicable box and proceed as directed. The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	
	PART VII. ADDITIONAL EXPENSE CLAIMS	

Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

56

Expense Description Monthly Amount \$ a. b. \$ \$ C. \$ Total: Add Lines a, b, and c

	Part VIII: VERIFICATION
I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)	
57	Date: Signature: Signature: (Debtor)
	Date: Signature: (Joint Debtor, if any)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re <i>ni</i> .	na L.	. Tabb				Case No.		
						Chapter	7	
			Debtor(s)		=			

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit 2. Check one of the me date mine solon and altaen any decamente as an octob.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1,	ւնուն (0762221229 up, Dokest er, NFiled 12/10/07 Document	Entered 12/10/07 13:53:00 Page 11 of 47	Desc Main
☐ [Must be accom	4. I am not required to receive a credit counseling briefing becapanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaso as to be incapable of realizing and making rational decisions Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physic reasonable effort, to participate in a credit counseling briefing in Active military duty in a military combat zone.	red by reason of mental illness or mental deficiently with respect to financial responsibilities.); ally impaired to the extent of being unable, after	
· ·	5. The United States trustee or bankruptcy administrator has de 109(h) does not apply in this district. under penalty of perjury that the information provided about	•	:
Signature of Do	ebtor: /s/ Nina L. Tabb		
Date:			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

In re	Nina L. T	'abb					Case No. Chapter	
						/ Debtor		
	Attorney for Deb	otor: MI	CHAEL R.	RICHMOND				

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned,	pursuant to	Rule 2016(b)	Bankruptcy	Rules	states that
THE UNIQUISIGNED,	pursuant to	1 (uic 20 10(b),	Dariniapicy	i tuico,	states triat

- The undersigned is the attorney for the debtor(s) in this case.
- The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 - a) For legal services rendered or to be rendered in contemplation of and in b) Prior to the filing of this statement, debtor(s) have paid \$ 0.00
- 299.00 of the filing fee in this case has been paid. 3. \$
- The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: Respectfully submitted,

> X/s/ MICHAEL R. RICHMOND Attorney for Petitioner: MICHAEL R. RICHMOND

HELLER & RICHMOND, LTD. 33 NORTH DEARBORN STREET

SUITE 1600

CHICAGO IL 60602

Filed 12/10/07 Document

Entered 12/10/07 13:53:00 Desc Main

Form B 201 (11/03) West Group, Rochester, NY

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UNITED STATES BANKRUPTCY COURT NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankuptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can expain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankuptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under the plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an

Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.						
	/s/Nina L. Tabb					
Date	Signature of Debtor	Case Number				

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In re Nina L. Tabb	Case No.
Debtor(s)	(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property Husband Wife Joint- Community	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
None	'		None

(Report also on Summary of Schedules.)

No continuation sheets attached

0.00

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In re Nina L. Tabb	. Case No.
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o n e	Description and Location of Property Husband Wife Join Community	∍W itJ	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.	x			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Seaway National checking Location: In debtor's possession		\$ 0.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		furniture Location: In debtor's possession		\$ 200.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		wearing apparel Location: In debtor's possession		\$ 300.00
7. Furs and jewelry.	x			
Firearms and sports, photographic, and other hobby equipment.	x			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	x			
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		pension Location: In debtor's possession		\$ 2,000.00

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In re Nina L. Tabb	Case No.
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

Type of Property	N o n e	Description and Location of Property	Husband- Wife- Joint- Community-	W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
Stock and interests in incorporated and unincorporated businesses. Itemize.	x				
14. Interests in partnerships or joint ventures. Itemize.	X				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.	X				
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment and supplies used in business.	X				

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In re <i>Nina L. Tabb</i>	Case No.
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

Type of Property	N o n e	Description and Location of Property	Husband Wife Joint- Community	-W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	x				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	x				
35. Other personal property of any kind not already listed. Itemize.	X				

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In re	
Nina L. Tabb	Case No

Debtor(s)

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$136,875.

(Check one box)

☐ 11 U.S.C. § 522(b) (2) ☐ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Seaway National checking	735 ILCS 5/12-1001(b)	\$ 0.00	\$ 0.00
furniture	735 ILCS 5/12-1001(b)	\$ 200.00	\$ 200.00
wearing apparel	735 ILCS 5/12-1001(a)	\$ 300.00	\$ 300.00
pension	735 ILCS 5/12-1006	\$ 2,000.00	\$ 2,000.00

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B6D (Official Form 6D) (12/07) Thomson West, Rochester, NY

In re Nina L. Tabb	, Case No.
Debtor(s)	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	0' V H W- J	f Lien, and D	as Incurred, Nature Description and Market erty Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If A	
Account No:										
			Value:							
Account No:										
			Value:		+					
Account No:										
			Value:		\dashv					
No continuation sheets attached				S	ubto	tal	\$	\$ 0.00	\$	0.0
					I of th		ige)			
				(Use only			ge)	\$ 0.00 (Report also on Summary of	(If applicable, report a	0.0

Schedules.)

Statistical Summary of Certain Liabilities and Related Data) B6E (Official Form 6E) (12/07) Thomson West, Rochester, NY Filed 12/10/07 Entered 12/10/07 13:53:00 Desc Main Page 20 of 47 Document

ln re <u>Nina L. Tabb</u>		Case No.

Debtor(s)

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the

mari	opriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the tal community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is ngent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is uted, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)
box I	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the abeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts rt this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not ed to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers report this total also on the Statistical Summary of Certain Liabilities and Related Data.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance, 11 U.S.C. § 507(a)(10).

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B6F (Official Form 6F) (12/07) Thomson West, Rochester, NY

In re_Nina L. Tabb	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J,	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband -Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 2155 Creditor # : 1 Afni-bloom 404 Brock Dr Po Box 3097 Bloomington IL 61701		H					\$ 140.00
Account No: Creditor # : 2 AMERI CASH 105 W. MADISON Chicago IL 60602							\$ 546.77
Account No: Creditor # : 3 AMERI CASH 105 W. MADISON Chicago IL 60602							\$ 1,599.45
Account No: 8181 Creditor # : 4 Amex Po Box 297871 Fort Lauderdale FL 33329		H	1983-03-01				\$ 90.00
6 continuation sheets attached		1	(Use only on last page of the completed Schedule F. Report also on Sum:	mary of S	Tota ched	il \$	\$ 2,376.22

and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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B6F (Official Form 6F) (12/07) - Cont. Thomson West, Rochester, NY

In re_Nina L. Tabb	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Nife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 6875 Creditor # : 5 Cap One Bk Po Box 85520 Richmond VA 23285		Н	1998-03-01				\$ 1,578.89
Account No: 6875 Representing: Cap One Bk			NORTHLAND GROUP P.O. BOX 390846 Minneapolis MN 55439				
Account No: 8959 Creditor # : 6 Cap One Bk Po Box 85520 Richmond VA 23285		H	2000-10-01				\$ 1,710.00
Account No: F706 Creditor # : 7 CAPITAL ONE BANK P.O. BOX 80017 SALINAS CA 93912-0017							\$ 1,710.32
Account No: F706 Representing: CAPITAL ONE BANK			ALLIANCEONE 1160 CENTRE POINT ROAD SUITE 1 Saint Paul MN 55120				
Account No: 2155 Creditor # : 8 Cingular		H	2004-10-01				\$ 140.00
Sheet No. 1 of 6 continuation sheets at Creditors Holding Unsecured Nonpriority Claims	tached t	to Sc	hedule of (Use only on last page of the completed Schedule F. Report also on and, if applicable, on the Statistical Summary of Certain Liabi	Summary of S	Tot chec	al \$	\$ 5,139.21

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B6F (Official Form 6F) (12/07) - Cont. Thomson West, Rochester, NY

In re_Nina L. Tabb	Case No.

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 2155 Representing: Cingular	Co-Debtor	۷۷-۰ J۰	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community AFNI, INC. PO BOX 3427 BLOOMINGTON IL 61702	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 4304 Creditor # : 9 Credit One Bank Po Box 98875 Las Vegas NV 89193		H	2007-04-01				\$ 534.00
Account No: 8400 Creditor # : 10 First Premier Bank 601 S Minnesota Ave Sioux Falls SD 57104		H	2007-06-01				\$ 307.00
Account No: 8582 Creditor # : 11 Gemb/jcp Po Box 984100 El Paso TX 79998		H	2007-10-01				\$ 123.00
Account No: 8856 Creditor # : 12 Gregory Emergency Ph		H	2005-01-01				\$ 226.00
Account No: 8856 Representing: Gregory Emergency Ph			NCO-MEDCLR PO BOX 8547 PHILADELPHIA PA 19101				
Sheet No. 2 of 6 continuation sheets attac Creditors Holding Unsecured Nonpriority Claims	hed t	to So	Chedule of (Use only on last page of the completed Schedule F. Report also on Summal and, if applicable, on the Statistical Summary of Certain Liabilities and	y of S	Tota ched	al \$	\$ 1,190.00

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B6F (Official Form 6F) (12/07) - Cont. Thomson West, Rochester, NY

In re_Nina L. Tabb	Case No.

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	۷۷ J、	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 2015 Creditor # : 13 Hsbc Nv Pob 19360 Portland OR 97280		H	1				\$ 756.00
Account No: 6804 Creditor # : 14 Hsbc Nv Po Box 19360 Salinas CA 93901		Н	2007-09-01				\$ 824.00
Account No: 8022 Creditor # : 15 ILLINOIS DEPARTMENT OF REVENUE 121 N LASALLE Chicago IL 60602							\$ 1,111.94
Account No: 8022 Representing: ILLINOIS DEPARTMENT OF REVENUE			HARVARD COLLECTION SERV 4839 N ELSTON Chicago IL 60630				
Account No: 1179 Creditor # : 16 LVNV FUNDING c/o Tate & Kirlin Associates 2810 Southampton Road Philadelphia PA 19154							\$ 579.32
Account No: 1179 Representing: LVNV FUNDING			LVNV FUNDING BANKRUPCY DEPT PO BOX 10584 Greenville SC 29603				
Sheet No. 3 of 6 continuation sheets attack Creditors Holding Unsecured Nonpriority Claims	hed t	o So	Chedule of (Use only on last page of the completed Schedule F. Report also on Summal and, if applicable, on the Statistical Summary of Certain Liabilities and	y of S	Fota	al \$	\$ 3,271.26

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B6F (Official Form 6F) (12/07) - Cont. Thomson West, Rochester, NY

In re Nina L. Tabb	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	'n		and Consideration for Claim.	.	pa		
	ebtc		If Claim is Subject to Setoff, so State.	gen	idat	þe	
And Account Number (See instructions above.)	Co-Debtor	H	Husband	Contingent	Unliquidated	Disputed	
(See instructions above.)	ပ	J	Wife Joint	S	'n	Dis	
Account No: 1179		C	Community				\$ 579.00
Creditor # : 17 Lvnv Funding Llc Po Box 740281 Houston TX 77274							
Account No: 8344		Н	2004-07-09				\$ 226.00
Creditor # : 18 Med1 Gregory Emergen							
Account No: 8344							
Representing:			OSI COLLECT				
Med1 Gregory Emergen			4165 E THOUSAND OA WESTLAKE VILLA CA 91362				
Account No: 1096		H	2005-09-01				\$ 90.00
Creditor # : 19 Michigan Avenue Oral							
Account No: 1096							
Representing:			COMPUTER CREDIT SVC CO				
Michigan Avenue Oral			PO BOX 60201 CHICAGO IL 60660				
Account No: 5825							\$ 5,075.40
Creditor # : 20 MIDLAND CREDIT MANAGEMENT Department 8870 c/o Ready Credit Los Angeles CA 90084							
Sheet No. 4 of 6 continuation sheets atta	ched	to So	chedule of	Subt			\$ 5,970.40
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also on Summary		Γota ched		
			and, if applicable, on the Statistical Summary of Certain Liabilities and				

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B6F (Official Form 6F) (12/07) - Cont. Thomson West, Rochester, NY

In re Nina L. Tabb	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 8996 Creditor # : 21 PALISADES acquisition Xvi Llc c/o Blatt, Hasenmiller, Leibsk 125 South Wacker Dr., ste 400 Chicago IL 60606	Co-Debtor	W J、	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim Unknown
Account No: 3870 Creditor # : 22 Peoples Engy 130 E Randolph Chicago IL 60601		H	2004-11-24				\$ 1,978.00
Account No: 5178 Creditor # : 23 Presidio/cm 101 Crossway Park West Woodberry NY 11797	-	Н	2000-07-01				\$ 1,230.00
Account No: 5606 Creditor # : 24 SEARS BANKRUPTCY MNGMT SERVICES P.O. BOX 20363 KANSAS CITY MO 64195-0363	-						\$ 7,736.84
Account No: 5606 Representing: SEARS	-		MIDLAND CREDIT MNGMT DEPT. 8870 LOS ANGELES CA 90084-8870				
Account No: 0001 Creditor # : 25 Seaway Ntl Bank Of Chi 645 E 87th St Chicago IL 60619		Н	1990-05-01				\$ 1,952.67
Sheet No. 5 of 6 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ed t	o So	chedule of (Use only on last page of the completed Schedule F. Report also on Summary and, if applicable, on the Statistical Summary of Certain Liabilities and	of So	Γ ota chedu	l \$	\$ 12,897.51

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B6F (Official Form 6F) (12/07) - Cont. Thomson West, Rochester, NY

In re_Nina L. Tabb	Case No.

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	tor	;	and Consideration for Claim. If Claim is Subject to Setoff, so State.	Ħ	ated		
And Account Number	Co-Debtor			inge	nid	uted	
(See instructions above.)	Ċ	J	Husband -Wife Joint Community	Contingent	Unliquidated	Disputed	
Account No: 1343		0					\$ 2,454.66
Creditor # : 26 UNIVERSITY OF CHICAGO HOSPITAL P.O. BOX 70565 CHICAGO IL 60673-0565							
Account No: 1343							
Representing:			TRUSTMARK RECOVERY				
UNIVERSITY OF CHICAGO HOSPITAL			541 OTIS BOWEN DR Munster IN 46321				
Account No: 1343							\$ 1,030.00
Creditor # : 27 UNIVERSITY OF CHICAGO PHYS GRP P.O. BOX 75307 Chicago IL 60675							
Account No: 1343							
Representing: UNIVERSITY OF CHICAGO PHYS GRP			TRUSTMARK RECOVERY 541 OTIS BOWEN DR Munster IN 46321				
Account No:							
Account No:							
		<u> </u>			<u> </u>		
Sheet No. 6 of 6 continuation sheets attac	chedi	to S	chedule of	CL.4		1 &	4 2 424 55
Creditors Holding Unsecured Nonpriority Claims	JIIGU	.0 3	onedule of	Subt	tota Tota		\$ 3,484.66
2.22.22.2			(Use only on last page of the completed Schedule F. Report also on Summa and, if applicable, on the Statistical Summary of Certain Liabilities an	ry of S	ched	ules	\$ 34,329.26

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nre <i>Nina L.</i>	Tabb	/ Debtor	Case No.	
			_	(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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Doir (Official Form off) (12/07) Thomson West, Noches	Document	Page 29 of 47	

In re <i>Nina L.</i>	Tabb	/ Debtor	Case No.	
<u>-</u>		•	_	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

n re Nina L. Tabb	, Case No
Debtor(s)	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF D	DEPENDENTS OF DEBTOR AND SPOUSE					
Status: Single	RELATIONSHIP(S): grandchild	AGE(S): 5					
EMPLOYMENT:	DEBTOR		SPO	USE			
Occupation	clerical						
Name of Employer	Public Building Commission						
How Long Employed	3 yrs						
Address of Employer	50 W. Washington Chicago IL 60602						
INCOME: (Estimate of ave	rage or projected monthly income at time case filed)	,	DEBTOR	SPOUSE			
2. Estimate monthly overting	lary, and commissions (Prorate if not paid monthly) ne	\$ \$	2,704.00 0.00	\$	0.00 0.00		
3. SUBTOTAL 4. LESS PAYROLL DEDUC a. Payroll taxes and so b. Insurance c. Union dues d. Other (Specify): 7. Substituting the substituting taxes are substituting to the substituting taxes.		\$ \$ \$ \$	2,704.00 585.00 0.00 0.00 80.17	\$ \$ \$	0.00 0.00 0.00 0.00		
5. SUBTOTAL OF PAYRO		\$	665.17		0.00		
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	2,038.83	\$	0.00		
Income from real proper Interest and dividends	or support payments payable to the debtor for the debtor's use or that	****	0.00 0.00 0.00 0.00	\$ \$	0.00 0.00 0.00 0.00		
(Specify): 12. Pension or retirement i 13. Other monthly income		\$ \$	0.00 0.00	\$ \$	0.00 0.00		
(Specify):		\$	0.00	\$	0.00		
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	0.00	<u> </u>	0.00		
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	2,038.83	\$	0.00		
	MONTHLY INCOME: (Combine column totals nly one debtor repeat total reported on line 15)	, ,	\$ rt also on Summary of Sostical Summary of Certain				

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Nina L. Tabb	•	Case No.	
Debtor(s)	,		(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	400.00
a. Are real estate taxes included? Yes \Boxed No \Boxed		
b. Is property insurance included? Yes \Boxed No \Boxed		
2. Utilities: a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	0.00
c. Telephone d. Other CELL PHONE		80.00 80.00
Other	\$	0.00
Other	 \$	0.00
	Ψ	0.00
3. Home maintenance (repairs and upkeep)	. .\$	400.00
4. Food	\$	150.00
Clothing Laundry and dry cleaning	\$	50.00
	\$	50.00
Medical and dental expenses Transportation (not including car payments)	\$	75.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	*	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	T	
a. Auto	\$	0.00
b. Other:	\$	0.00
c. Other:	\$	0.00
d. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	.\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other: CHILD CARE	\$	433.00
Other:		0.00
Other:	\$	0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	2,068.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	2,038.83
b. Average monthly expenses from Line 18 above	\$	2,068.00
c. Monthly net income (a. minus b.)	\$	(29.17)
	+	

UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Nina L. Tabb		Case No.	
			Chapter:	7
		Debtor(s)		
Attorne	ey For Debtor: MICHAEL R. RICHMOND			

LIST OF CREDITORS

		T		
#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
1	Afni-bloom 404 Brock Dr Po Box 3097 Bloomington, IL 61701			\$ 140.00
2	AMERI CASH 105 W. MADISON Chicago, IL 60602			\$ 546.77
3	AMERI CASH 105 W. MADISON Chicago, IL 60602			\$ 1,599.45
4	Amex Po Box 297871 Fort Lauderdale, FL 33329			\$ 90.00
5	Cap One Bk Po Box 85520 Richmond, VA 23285			\$ 1,578.89
6	Cap One Bk Po Box 85520 Richmond, VA 23285			\$ 1,710.00
7	CAPITAL ONE BANK P.O. BOX 80017 SALINAS, CA 93912-0017			\$ 1,710.32
8	Cingular			\$ 140.00

West Group, Rochester, Ny 07-23139 Doc 1 Filed 12/10/07 Entered 12/10/07 13:53:00 Desc Main

Document Page 33 of 47 LIST OF CREDITORS

		(Continuation Sheet)		
#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
9	Credit One Bank Po Box 98875 Las Vegas, NV 89193			\$ 534.00
10	First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104			\$ 307.00
11	Gemb/jcp Po Box 984100 El Paso, TX 79998			\$ 123.00
12	Gregory Emergency Ph			\$ 226.00
13	Hsbc Nv Pob 19360 Portland, OR 97280			\$ 756.00
14	Hsbc Nv Po Box 19360 Salinas, CA 93901			\$ 824.00
15	ILLINOIS DEPARTMENT OF REVENUE 121 N LASALLE Chicago, IL 60602			\$ 1,111.94
16	LVNV FUNDING c/o Tate & Kirlin Associates 2810 Southampton Road Philadelphia, PA 19154			\$ 579.32
17	Lvnv Funding L1c Po Box 740281 Houston, TX 77274			\$ 579.00
18	Med1 Gregory Emergen			\$ 226.00
19	Michigan Avenue Oral			\$ 90.00

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LIST OF CREDITORS

(Continuation Sheet)

	(Continuation Sheet)							
#	CREDITOR	CLAIM AND SECURITY	CDSU	CLAIM AMOUNT				
20	MIDLAND CREDIT MANAGEMENT Department 8870 c/o Ready Credit Los Angeles, CA 90084			\$ 5,075.40				
21	PALISADES acquisition Xvi Llc c/o Blatt, Hasenmiller, Leibsk 125 South Wacker Dr., ste 400 Chicago, IL 60606			Unknown				
22	Peoples Engy 130 E Randolph Chicago, IL 60601			\$ 1,978.00				
23	Presidio/cm 101 Crossway Park West Woodberry, NY 11797			\$ 1,230.00				
24	SEARS BANKRUPTCY MNGMT SERVICES P.O. BOX 20363 KANSAS CITY, MO 64195-0363			\$ 7,736.84				
25	Seaway Ntl Bank Of Chi 645 E 87th St Chicago, IL 60619			\$ 1,952.67				
26	UNIVERSITY OF CHICAGO HOSPITAL P.O. BOX 70565 CHICAGO, IL 60673-0565			\$ 2,454.66				
27	UNIVERSITY OF CHICAGO PHYS GRP P.O. BOX 75307 Chicago, IL 60675			\$ 1,030.00				

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Case No.

	Chapter 7
	/ Debtor
Attorney for Debtor: MICHAEL R. RICHM	MOND
<u>VERIF</u>	FICATION OF CREDITOR MATRIX
The above named Debtor(s)	hereby verify that the attached list of creditors is true and correct to the
best of our knowledge.	
e:	/s/ Nina L. Tabb
	Debtor

In re Nina L. Tabb

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PO BOX 3427

BLOOMINGTON, IL 61702

Afni-bloom 404 Brock Dr Po Box 3097 Bloomington, IL 61701

ALLIANCEONE
1160 CENTRE POINT ROAD
SUITE 1
Saint Paul, MN 55120

AMERI CASH 105 W. MADISON Chicago, IL 60602

Amex
Po Box 297871
Fort Lauderdale, FL 33329

Cap One Bk Po Box 85520 Richmond, VA 23285

CAPITAL ONE BANK
P.O. BOX 80017
SALINAS, CA 93912-0017

Cingular

COMPUTER CREDIT SVC CO PO BOX 60201 CHICAGO, IL 60660

Credit One Bank Po Box 98875 Las Vegas, NV 89193

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Gemb/jcp Po Box 984100 El Paso, TX 79998

Gregory Emergency Ph

HARVARD COLLECTION SERV 4839 N ELSTON Chicago, IL 60630

Hsbc Nv Po Box 19360 Salinas, CA 93901

Hsbc Nv Pob 19360 Portland, OR 97280

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121 N LASALLE Chicago, IL 60602

LVNV FUNDING c/o Tate & Kirlin Associates 2810 Southampton Road Philadelphia, PA 19154

LVNV FUNDING
BANKRUPCY DEPT
PO BOX 10584
Greenville, SC 29603

Lvnv Funding Llc Po Box 740281 Houston, TX 77274

Med1 Gregory Emergen

MICHAEL R. RICHMOND 33 NORTH DEARBORN STREET SUITE 1600 CHICAGO, IL 60602

Michigan Avenue Oral

MIDLAND CREDIT MANAGEMENT Department 8870 c/o Ready Credit Los Angeles, CA 90084

MIDLAND CREDIT MNGMT DEPT. 8870 LOS ANGELES, CA 90084-8870

NCO-MEDCLR PO BOX 8547 PHILADELPHIA, PA 19101

NORTHLAND GROUP
P.O. BOX 390846
Minneapolis, MN 55439

OSI COLLECT
4165 E THOUSAND OA
WESTLAKE VILLA, CA 91362

PALISADES acquisition Xvi Llc c/o Blatt, Hasenmiller, Leibsk 125 South Wacker Dr., ste 400 Chicago, IL 60606

Peoples Engy 130 E Randolph Chicago, IL 60601

Presidio/cm 101 Crossway Park West Woodberry, NY 11797

Case 07-23139 Doc 1 Filed 12/10/07 Entered 12/10/07 13:53:00 Desc Main SEARS Document Page 38 of 47 BANKRUPTCY MNGMT SERVICES

BANKRUPTCY MNGMT SERVICES P.O. BOX 20363 KANSAS CITY, MO 64195-0363

Seaway Ntl Bank Of Chi 645 E 87th St Chicago, IL 60619

Nina L. Tabb 7749 S. Indiana Chicago, IL 60619

TRUSTMARK RECOVERY 541 OTIS BOWEN DR Munster, IN 46321

UNIVERSITY OF CHICAGO HOSPITAL P.O. BOX 70565 CHICAGO, IL 60673-0565

UNIVERSITY OF CHICAGO PHYS GRP P.O. BOX 75307 Chicago, IL 60675

FORM B8 (10/05) We Case, ROTH 23139 Doc 1 Filed 12/10/07 Entered 12/10/07 13:53:00 Desc Main Document Page 39 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

lnre Nina L. Tabb		Case No. Chapter 7					
			Debtor				
CHAPTER 7 IND	IVIDUAL DEBTOR'S	S STATEME	NT OF I	NTENTI	ON		
☑ I have filed a schedule of assets and liabilities which	n includes debts secured by pro	perty of the estate.					
☐ I have filed a schedule of executory contracts and u	nexpired leases which includes	personal property	subject to an	unexpired lea	se.		
☐ I intend to do the following with respect to the proper	rty of the estate which secures	those debts or is s	ubject to a lea	se:			
Description of Secured Property	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
None							
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)					
			ļ				
	Signature of D	ebtor(s)					
Date:	Debtor: /s/ Nina L.	Tabb					
Date:	Joint Debtor:						

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Nina L. Tabb Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$24,000.00 Last Year: \$31,000.00 Year before: \$30,000.00

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

 \boxtimes

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \boxtimes

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \boxtimes

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

collection

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

06M1-160504

Centurion Capital

v. Tabb

Circuit Court of Cook County, Illinois

open

None \boxtimes

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None \boxtimes

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None \boxtimes

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

\$450.00

Payee: Heller & Richmond,

Ltd. Address:

33 NORTH DEARBORN STREET

SUITE 1600

CHICAGO, IL 60602

Date of Payment:

Payor: Nina L. Tabb

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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12. Safe deposit boxes

None \boxtimes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None X

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None \boxtimes

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None X

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None \boxtimes

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None \boxtimes

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulations regulations the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None \boxtimes

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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lone	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.
lone	18. Nature, location and name of business a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case. If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.
lone	b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
If comp	pleted by an individual or individual and spouse]
	e under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that e true and correct.

Date	Signature /s/ Nina L. Tabb
	of Debtor
Dete	Signature
Date	of Joint Debtor
	(if any)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Nina L. Tabb		Case No. Chapter	7
	/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	3	\$ 2,500.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	7		\$ 34,329.26	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 2,038.83
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,068.00
TOTAL		18	\$ 2,500.00	\$ 34,329.26	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re <i>Nina</i>	L.	Tabb	Case No).
			Chapter	7
			/ Debtor	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,038.83
Average Expenses (from Schedule J, Line 18)	\$ 2,068.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 2,704.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 34,329.26
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 34,329.26

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In re Nina L. Tabb	Case No.
Debtor	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I correct to the best of my knowledge, inf	have read the foregoing summary and schedules, consisting of formation and belief.	sheets, and that they are true and
Date:	Signature /s/ Nina L. Tabb Nina L. Tabb	
	[If joint case, both spouses must sign.]	

 $Penalty for making a false statement or concealing property: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. \S\S 152 and 3571.$